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1. (Currently amended) A method for providing a receipt to users ~~a user~~ of an Automated Teller Machine, ATM, comprising:

- a) receiving at a host terminal, which is controlled by a bank and which controls functionality of the ATM, receipt information from a point of sale or self service terminal the ATM, which receipt information describes transactions undertaken by the users at the ATM;
- b) for each of said transactions, creating printing an image of a receipt using the respective receipt information; and
- c) including the receipt image images in a periodic monthly customer bank or account statement statements sent to the user users.

2. (Original) A method as claimed in claim 1, further comprising defining a format or layout for the receipt image using a template or form.

3. (Currently amended) A method as claimed in claim 2, further comprising storing the template or form at the ~~point of sale or self service terminal~~ ATM, and sending the receipt information in or with the template to the host terminal.

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4. (Original) A method as claimed in claim 2, further comprising storing the template or form at the host terminal, and using the receipt information and the template or form to create the receipt image.

5. (Original) A method as claimed in claim 4, wherein a plurality of templates are stored at the host terminal.

6. (Cancelled)

7. (Currently amended) A system for providing a receipt to a user, the system comprising:

- a) an Automated Teller Machine, ATM, which
 - i) undertakes a transaction with the user and
 - ii) generates receipt information which describes the transaction;

~~means for receiving at a host terminal~~

- b) a host which
 - i) is controlled by a bank and controls functionality of the ATM
 - ii) receives the receipt information from the ATM;

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~~a point of sale or self service terminal; b) means for creating~~

iii) prints an image of a receipt using
the receipt information; and

~~c) means for including~~

iv) causes the receipt image to be
included in a ~~periodic~~ monthly customer
bank or account statement sent to the
user.

8. (Original) A system as claimed in claim 7, further comprising a template or form for defining a format or layout for the receipt image.

9. (Currently amended) A system as claimed in claim 8, wherein the template or form is stored in the ~~self service or point of sale terminal,~~ and the ~~self service or point of sale terminal~~ ATM, and the ATM is operable to send the receipt information in or with the template or form to the host terminal.

10. (Original) A system as claimed in claim 8, wherein the template or form is stored in the host, and the host is operable to generate the receipt image by including the receipt information received from the point of sale or self-service terminal in the template or form.

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11. (Currently amended) An automated teller machine (ATM) comprising:

a) an ATM receipt image template;

b) a computing system which

~~means for providing~~

i) generates ATM transaction information
which describes an ATM transaction when
an ATM customer carries out an ATM
transaction; and

~~means for sending~~

ii) sends the ATM transaction
information to a remote terminal together
with or in association with the ATM
receipt image template.

12. (Currently amended) ~~A self-service or point-of-sales terminal comprising~~ A system, comprising:

a) a host computer which is controlled by a bank;

b) an Automated Teller Machine, ATM, which
includes

i) a communication link connecting with
the host computer, and

ii) a receipt image template which

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describes layout of receipt-type
information for a transaction with a
customer, which information includes

- A) date of transaction,
- B) amount of transaction,
- C) identity of ATM, and
- D) account number involved in the
transaction;

iii) a computing system which

- A) undertakes a transaction with a
user,
- B) creates receipt-type information
which describes the transaction, and
- C) transmits the receipt-type
information to the host computer,

in which system the host computer

- A) prints a receipt image using (1) the
receipt-type information and (2) the template,
and
- B) includes the receipt image in a monthly
account statement sent to the customer.

~~means for receiving transaction information,
and~~

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~~means for sending the transaction information
to a remote terminal together with or in
association with the receipt image template.~~

13. (Currently amended) A method of operating an automated teller machine (ATM) to provide an ATM customer carrying out an ATM transaction at the ATM with an ATM transactional receipt, the method comprising:

- a) generating receipt information associated with the ATM transaction;
- b) ~~creating~~ printing an image of the ATM transactional receipt based upon the receipt information associated with the ATM transaction; and
- c) delivering the image of the ATM transactional receipt to the ATM customer, along with a ~~periodic~~ monthly bank statement delivered to the customer.

14. (Cancelled)

15. (Currently amended) An automated teller machine (ATM) comprising:

- a) a communication link with a host computer;

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and

b) a computer system within the ATM which

~~means for generating~~

i) generates receipt information
~~associated with which describes~~ an ATM
transaction carried out by an ATM
customer;

~~means for creating~~

ii) creates an image of an ATM
transactional receipt based upon the
receipt information associated with the
ATM transaction; ~~and~~

~~selecting means for enabling~~

iii) enables the ATM customer to select
a location other than at the ATM at which
the image of the ATM transactional
receipt is to be provided; and
iv) sends the image to the selected
location.

16. (Previously presented) ATM according to claim 11, in
which the ATM prints no receipts for customers.

17. (Previously presented) ATM according to claim 11, in

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which the ATM contains no printer which prints receipts for customers.

18. (Currently amended) ~~A terminal~~ An ATM according to claim 12, in which the terminal prints no receipts for customers.

19. (Currently amended) ~~A terminal~~ An ATM according to claim 12, in which the terminal contains no printer which prints receipts for customers.

20. (Previously presented) ATM according to claim 15, in which the ATM prints no receipts for customers.

21. (Previously presented) ATM according to claim 15, in which the ATM contains no printer which prints receipts for customers.